

African American Policy

February 24, 2020

Introduction & Summary

African Americans have contributed immensely to this country's [moral and cultural leadership](#), [economic strength](#), and [innovation](#). The countless contributions and the immeasurable impact black people have had on this nation have defined and uplifted America — and the resilience and determination of the diasporic black community to survive and flourish against all odds is a story of hope and perseverance.

But when our Founding Fathers spoke of freedom, they explicitly excluded black people. When we speak of freedom today, we must reckon with systemic racism, exclusion, and discriminatory policies. The ugly legacy of slavery, Jim Crow segregation, and legalized institutional racism have intentionally located wealth and access to political power in the hands of white people while creating an uphill battle for African Americans to achieve access to the fruits of their own labor.

Out of narrative comes policy. If we tell the true story, we'll come up with the just policy. And that means retelling American history not only in terms of injustice but in recognition of the contributions African Americans have made to this country. Without these contributions, America would not exist.

And yet, we have always been a country with two sets of rules: one that has given white people and their property precedence over all else, and another that has left people of color, and especially African Americans, [overburdened](#), [over-incarcerated](#), and [underrepresented](#). Our politicians and lawmakers have gestured toward equality while writing policy and enforcing laws that perpetuate inequality.

As a result, [only 17 percent](#) of African American families feel that they have achieved the American Dream, compared with [41 percent of white people](#). The median wealth for black families in America is [\\$17,600](#), while for white families it is [\\$171,000](#). We must acknowledge these disparities with clear eyes so that we can begin to address them.

It is impossible to discuss any American policy area — whether it be education, immigration, criminal justice, jobs, or housing — without talking about race. Tom will not only name this fact as true, but he will continue to work toward rewriting the narrative of this country and working toward a level playing field.

Tom doesn't only acknowledge the systemic racism and inequality in our country, but he has been actively fighting to root it out. For a decade, he has been working to engage voters and promote policies and reforms that benefit all Americans in this country — and black Americans in particular. In 2018, through NextGen — the nonprofit Tom started to address the climate crisis and return our democracy to the American people — Tom launched Black Lives Rising, a \$1 million effort to increase turnout among black voters in six battleground states. And a year before that NextGen America registered voters at HBCUs. Tom has also supported criminal justice reform measures, both at the ballot box (Prop 57) and in the California State Legislature to work toward ending cash bail and automatic sentencing enhancement.

Together with his wife, Kat Taylor, Tom has also demonstrated a commitment to economic justice, affordable housing, and support for small black-owned businesses with the creation of [Beneficial State Bank](#), a community bank with the mission of “changing the banking system for good, building prosperity in our communities, and restoring the environmental commons through beneficial banking.”

As president, Tom will continue this work to address the legacy of racism, slavery, and Jim Crow segregation in this country, and he will introduce policies and programs to uplift the African American community. He will work to level the playing field and ensure that African Americans are continually supported to lead the fight for environmental and economic justice on a national scale, ensuring that all Americans have equal access to prosperity, safety, and success.

1. An Equal Vote and Fair Representation

Every American should have an equal voice in our democracy — and our representatives in Washington should be reflective of the diversity of the American people. If we end the electoral college, institute a one-person-one-vote policy, and combine that with twelve-year term limits on Congress, Washington will be more diverse and more reflective of the American population within a generation. However, this can only happen if Americans elect a president who will do the unpopular work of substantially reforming our government.

To ensure diverse representation of African Americans in Washington, a Steyer Administration will prioritize systemic government reforms, end voter suppression, and encourage a government that is truly of, by, and for the people.

Tom's commitment to strengthening democracy is one of the reasons that he started one of the largest grassroots organizations in the United States, NextGen America, which has registered over a million and a half people. It is focused on engaging young people and communities of color so that we get a representative democracy. Tom believes that actions speak louder than words: he supported a grassroots mobilization movement to pass Amendment 4 in Florida to restore the voting rights of 1.5 million formerly incarcerated felons.

Ending Voter Suppression

Black and Latino voters are [more than twice as likely](#) to have their vote suppressed and experience barriers to voting, including unjustified issues with identification and voter lists, as white voters. Most voter suppression — such as ID requirements, cuts to early voting, polling place closures, and the systematic erosion of voting rights through imprisonment, suspension of voter registration, and voting roll purges — are [aimed at African Americans](#). And because African Americans represent a [higher percentage of prison populations](#) than they do of the general population, mass incarceration also serves to erode the political power of African Americans in the US. All these exclusionary tactics are both a symptom and an underlying cause of the systemic racism that is rampant in our democracy, and it must be stopped. A Steyer administration will work tirelessly to fight voter suppression, restore fairness to our elections, and ensure all Americans have an equal vote.

To return political power and full voting rights to African Americans, Tom will:

- **Support important election reform legislation** such as the For the People Act (HR 1), the Voting Rights Advancement Act, and the Native American Voting Rights Act.
- **Fight against Voter ID laws currently in use that make it difficult** for African Americans and poor individuals to vote.
- **Reinstate voting rights** for all formerly incarcerated individuals, regardless of completion of parole or payment of fees or fines.
- **Improve the Census's approach to incarcerated individuals.** Today, the census counts prisoners in the district in which they are incarcerated, not at their home address. Because incarcerated individuals are unable to vote, this marks a significant shift in political power toward districts with larger prison populations.

Increasing African American Representation In Government

To have a truly representative government we need to ensure that each person's vote carries the same weight, and that the diversity of America is reflected in our political representation. While African Americans have fought hard to achieve fair political representation in the House of Representatives, there are only three African American Senators today.

Our political system protects the status quo, but the status quo is unjust and must change. Political incumbents who are more likely to be white and older wield a strong electoral advantage. 32 percent of current Congress members, and 48 percent of Senators have held their positions for [12 years or more](#). Each of the last five Congressional elections has ushered in a [more diverse group](#) — and a truly representative government will be willing to stand up and fight for the needs of the American people on issues like climate change, gun legislation, and a wealth tax. We must accelerate this fight for fair representation and new political leadership — not just on Capitol Hill but at all levels of the federal government.

To ensure just representation of African American constituents in government, Tom will:

- **Propose a 12 year term limit on the House and Senate** to bring in more diverse leadership that is more focused on policies than on politics.
- **End partisan gerrymandering** by establishing independent, non-partisan redistricting commissions. This will stop the practice of cutting through communities of African American voters and ensure fair legislative districts.
- **Reform the Electoral College** so that every vote in America carries equal weight. One person, one vote should be the law of the land.
- **Initiate a Vote-At-Home system** to make voting more convenient and allow voters more time to participate in our democracy — and to increase overall election security.
- **Introduce a National Referendum to increase voter participation**, thwart congressional gridlock, and give the American people more power over their democracy.
- **Appoint a diverse and representative Cabinet** to ensure that African Americans have representation in Washington who will fight tirelessly on their behalf.
- **Require implicit bias and cultural competency training** for judges, lawmakers, and law enforcement agencies to eliminate racial bias in lawmaking and enforcement.

2. Reparations

The 246 years of free labor from the arrival of the first slave ship to the abolishment of slavery with the ratification of the 13th Amendment, and the subsequent decades of oppression made the United States the most economically prosperous country in the world. And it is time for America to truly acknowledge the debt that is owed to the descendants of those enslaved Africans — a debt we must settle.

We are long overdue to have a conversation about how these actions have disadvantaged the African-American community and fueled racial disparities. Institutional racism, discriminatory government policies, and unequal treatment have robbed generations of African-American families the ability to acquire economic wealth and deprived them of justice and equality for all.

Tom supports the Commission to Study and Develop Reparation Proposals for African-Americans Act, to tell the truth about the impacts of slavery and Black life, to analyze its lasting effects, and determine how to provide redress for the centuries of forced free labor, oppression, rape, torture, and murder inflicted upon African-Americans. Tom is committed to responding to attacking systemic inequality in whatever form it takes.

This conversation will be difficult and the work challenging, but it is absolutely critical — only then will we all be free.

3. Health Care

Every day, working families suffer because a broken medical system puts profits ahead of people. Our health — and our lives — should not be run by insurance companies and corporate providers who focus on their own profits. With [28 million people uninsured](#) in our country, it's alarming and unacceptable that insurers continue to deny families the services they need. Approximately 11% African Americans do not have health insurance — and African American women, in particular, have even [lower](#) health care coverage. African Americans face a [higher](#) risk of losing insurance. Without health insurance, African American families risk poor health or even mortality.

African Americans stuck in this “coverage gap” experience the worst outcomes. Far too often, they have to make an impossible choice between purchasing life-saving medication or paying household bills. The Republican legislature's refusal of Medicaid expansion in many states left [\\$11.2 billion](#) on the table and is at the root of the problem. It's unacceptable that in the wealthiest country on earth, families routinely declare bankruptcy due to health care costs. Donald Trump and the GOP's crusade to eliminate the Affordable Care Act underscores their party's refusal to accept affordable health care as an American right in the 21st century.

Fixing our broken health care system begins with recognizing a non-negotiable truth: every American has the right to affordable, accessible health care. That's why Tom proposed a comprehensive [Right to Health](#) plan that prioritizes care over corporate greed. The goals of Tom's plan are simple: make health care available for everyone, lower overall costs, and improve the quality of health care across the board.

Reducing Costs And Increasing Access

Americans are stuck in an inequitable health care system that leaves millions of people unable to afford insurance and many more face health care costs that eat up much of their paychecks. This must change. A Steyer administration will build on the Affordable Care Act by ensuring its landmark protections and provide more choices to African Americans through an affordable public option from the government. Through the government's buying power and negotiating leverage, we can drive down costs and ensure a high quality of service from providers. Insurers will have to compete with a low-cost public option and that will drive down premiums and force private insurance companies to do better — or go out of business.

Through Tom's [plan](#), he will use the power of the federal government to negotiate payment rates for providers and hospitals — driving down costs for families. It would have a similar framework to the current traditional Medicare and Medicaid but it would be its own separate program. Medical providers would need to participate in the public option or lose

their contracts with Medicaid and Medicare. This would ensure affordable care and lower prescription drug prices.

Access to care must mean access to high-quality care — and that means tearing down the racial inequities throughout the healthcare system. [Many diseases](#) — including diabetes, cardiovascular disease, HIV/AIDS and certain types of cancer — threaten the lives of African Americans at higher rates. For example, in South Carolina, [African American men are nearly twice as likely as white men to die of diabetes](#). Tom's administration will aim to build a universal health care system that covers all Americans and will offer uninsured Americans enrollment in the public option when they seek benefits through programs like SNAP and unemployment benefits. And, if they qualify for free healthcare under Tom's plan, they will be automatically enrolled.

Affordable health care is a right for every American and not a privilege reserved for the wealthy or well-connected. To ensure that African Americans have access to quality and affordable health care, and address long standing racial inequities in the health care system, Tom will:

- **Introduce an affordable, quality public option** — enabling the government to keep costs down by negotiating directly with medical groups and providers. Tom will also save Americans from health care related bankruptcy by eliminating surprise medical bills and controlling prescription drug costs so no American has to choose between paying for medication or food.
- **Protect the key provisions of the Affordable Care Act.** This will ensure continued protections for those with preexisting conditions, expand coverage for the most vulnerable Americans, guarantee that every child has access to health care, enable young people to remain on their parents' plan through age 26, and increase affordability for the Middle Class — all by keeping the insurance marketplace open and competitive.
- **Address long-standing racial inequities in the health care system** as a core part of all health plans. Tom's administration will hold health care providers accountable to all patients by requiring cultural competency training for medical providers to address breaches in care delivery, and ensure federal funding for research for diseases affecting the African American community.

Reproductive Rights & Maternal Care

It was the work of a generation to ensure that women are able to make their own decisions about their healthcare. Access to affordable, safe, and legal abortion has been fundamental to women's strides in education and the workforce. Our next president must make clear that women's health isn't a political football. There are rampant inequities in reproductive care that African American women face every day. It is unacceptable that [Black women are up to four times more likely than white women](#) to die from pregnancy or childbirth, and that they do not have access to comprehensive reproductive health care

before, during, and after delivery. And, the national effort to [eviscerate the Title X program](#) and [undermine Medicaid](#) are creating shortages in care that are particularly detrimental to women of color, low income women, immigrant women, and transgender women.

Reproductive rights are a central part of women's healthcare -- they affirm women's independence and agency in the world -- and Tom's administration will fiercely protect that right for generations to come. To fight for reproductive justice for African American women, Tom will:

- **Provide access for women's reproductive health services**, including contraception and family planning, as a core part of all health plans. And to ensure that disadvantaged and rural communities have equal access, Tom will fully fund and enforce Title X.
- **Support legislation that provides health care access to African American mothers**, and reverse the Trump Administration's attacks on maternal health funding to ensure resources for midwives, OB/GYNs, and rural clinics — particularly those that serve communities who suffer higher maternal mortality rates.
- **Provide access for women's reproductive health services**, including contraception and abortion, as a core part of all health plans. Tom will support family planning resources, education, and access, including Title X, to ensure contraceptives and counseling are made available to disadvantaged and rural communities. He will also affirm and defend the constitutional right to choose established in *Roe v. Wade*, including defending against egregious "heartbeat bills" and state TRAP laws.
- **Reverse the Trump Administration's attacks on maternal health funding** to ensure resources for midwives, OB/GYNs, and rural clinics, particularly those that serve rural African American mothers, who on average, suffer [higher](#) maternal mortality rates than their white peers. Tom will also support the Maternal Care Access and Reducing Emergency (CARE) Act and the Maximizing Outcomes for Moms through Medicaid Improvement and Enhancement of Services (MOMMIES) Act.

4. Safe Communities

Everyone should feel safe in their own communities. African Americans face disproportionately [high](#) levels of gun violence, a punitive and biased criminal justice system, and a [higher threat](#) of hate crimes, including violent white supremacy and mass shootings targeting their communities. We must do more to address these issues head on. Communities that feel threatened and unsafe cannot go to school, access healthcare, or start a business. African American communities are caught in cycles of poverty because they are overly penalized by unjust laws and their lives are cut short by violence that is perpetuated by unfair economic conditions. A Steyer Administration will implement

common sense gun control reforms, transform our criminal justice system, and rigorously address all hate crimes that affect African Americans and other vulnerable communities.

Ending Gun Violence

[Guns kill about 100 Americans a day](#) and [gun deaths reached their highest level in 40 years](#). In 2017, [nearly 40,000 people](#) were killed by gun violence, including acts of domestic violence, suicide, and mass shootings. Gun violence is a public health epidemic, and we must recognize it as a preventable and critical problem. Communities of color, in particular, carry a heavy burden of gun violence. [Black men are less than 7% of the US population, but represent 52% of all gun homicide victims](#). And, compared to white women, [Black women are twice as likely to be killed by gun violence from an intimate partner](#). Tom will treat gun violence as a public health crisis and will fight for comprehensive gun control reform. In particular, he will:

- **Pass universal background checks** by expanding them to private sales and unlicensed sellers; close the Gun Show, Boyfriend, and Charleston loopholes; establish waiting periods at the federal level for delivery of guns.
- **Create a national license for all gun ownership** (like a driver's license for cars).
- **Ban high risk weapons including assault weapons**, device modifications, high capacity ammunition magazines, and strengthen laws on untraceable firearms, including ghost guns, 3D printed guns, and home manufactured guns.
- **Pass and expand the Violence Against Women Act (VAWA)**, and the Protecting Domestic Violence and Stalking Victims Act, to support provisions to close gun loopholes and ban firearm purchases from domestic abusers, including partners and stalkers.

Criminal Justice Reform

Tom will work to reform our overly punitive and racially biased criminal justice system. From policing to sentencing, racism is pervasive throughout our justice system, which perpetuates mass incarceration, instead of prioritizing rehabilitation and restorative justice. [More than 60%](#) of the individuals in prison today are from communities of color. In fact, an African American man in America has a [one in three chance](#) of being incarcerated in his lifetime. Studies have shown that [more incarceration doesn't work](#) — it doesn't make us safer and it is incredibly costly. Worse still, [poor people](#) and [people of color](#) face higher rates of convictions and more severe sentences. And, African American men are routinely overpoliced, too often with violent outcomes: they are more than [twice as likely](#) to be killed by the police than their white peers. We must reform our criminal justice system to reflect the rule of law for all and protect those powerless to defend themselves. And, taxpayer dollars are better invested in rebuilding our communities through education, healthcare, clean air and water, violence prevention, and rehabilitation. To end mass incarceration, Tom will work to end the war on drugs, end cash bail, eliminate private prisons, and increase resources for public defenders

and community programs. Together, we can reduce the prison population, stop the school to prison pipeline, and end recidivism.

Reforming Juvenile Justice

Tom knows that when we invest in youth and their communities — education, social services, proper nutrition, clean air and water, housing, and health care — we can change outcomes for at-risk youth. We must invest in these services to give kids a fighting chance. For the young people who encounter the criminal justice system, Tom knows we must focus on restoration and rehabilitation. To accomplish this, he will:

- **Realize justice for American kids** by creating a Bureau of Juvenile Justice to tackle the school to prison pipeline head-on and providing \$600 million in funding to the states for positive diversion, counseling and rehabilitation programs. He will keep the youngest kids out of the system by establishing a minimum age of 12 to be adjudicated in juvenile court and stop jailing kids for skipping school. For kids who enter the juvenile justice system, he will end solitary confinement, stop locking kids up in adult facilities, and ensure that youth in detention have access to the mental health services they need.

Police Reform

Police are there to make us safe. Yet for too many African Americans, an encounter with the police is a potentially dangerous interaction. Following [twenty years](#) of stop-and-frisk policies, it is time to rebuild the relationship between our communities and the police. People of color are [more likely](#) to face physical force when stopped by the police and [less likely](#) to call upon them for their services than their white peers. To address police brutality and reform, Tom will:

- **Identify and combat racial bias in law enforcement** through grants for mandatory racial bias prevention training for police officers, ICE enforcement officials, FBI agents, and other law enforcement professionals and provide funding for accountability aids, like body cameras.
- **Ban the use of facial recognition in policing.** Tom's hometown of San Francisco invented these technologies — and was the first jurisdiction to ban their use. These are biased technologies and should have no role in policing.
- **Advocate for a Federal standard for the use of force** that requires alternative strategies such as de-escalation techniques, verbal warnings, and lower levels of force. Tom's administration will encourage the creation of citizen review boards with subpoena powers to provide stakeholder oversight and improve community-police relations.
- **Invest \$500 million in community policing.** Tom will increase funding for the Community Oriented Policing Services Program to provide grants to state

and local governments so they can hire community police officers who work collaboratively with the community to reduce crime and promote public safety. Tom's administration will also encourage municipal governments to depend less on fines and citations for revenue and build partnerships to enhance data collection and sharing.

- **Demilitarize local law enforcement** by ending the 1033 Program that allows the transfer of military weapons to state and local police.
- **Create a Presidential Task Force on Policing, Criminal Justice, and the Mental Health Crisis.** As a part of his \$100 billion effort to improve mental health outcomes, Tom will form a Presidential task force to study mental health and policing. This task force will also build partnerships between police, mental-health and substance-abuse professionals, and social workers to better respond to individuals with mental health illnesses. And it will make recommendations on how to divert those experiencing a mental health crisis into needed care, not detention.

Bringing Fairness to the Courts and Sentencing

The right to due process is enshrined in the U.S. Constitution, but we must invest in our courts and legal system to realize equal justice. For too long, communities have been devastated by mandatory minimums, mass incarceration, and severe sentencing laws passed by federal and state elected officials that have encouraged incarceration for low-level drug offenses. Current sentencing guidelines have contributed greatly to mass incarceration rates and to fight for fairer sentencing policies, a Steyer Administration will:

- **Restore the Department of Justice** so that it exemplifies and enforces the highest standards of law enforcement, prosecution, and civil rights in its leadership and grant programs. As President, Tom will prioritize public safety and reductions in mass incarceration — and he will reverse the Trump Administration's efforts to undermine the DOJ's civil rights enforcement efforts.
- **Restore judicial discretion through repealing mandatory minimums** for nonviolent crimes. Tom will also expand and fund specialized courts like drug, mental health, domestic violence, and veterans courts that have the expertise to better address root causes underlying certain crimes.
- **End cash bail** by directing additional federal funding to all 50 states to establish non-discriminatory alternatives.
- **End the War on Drugs**, including ending mandatory minimums and expanding judicial discretion for non-violent drug offenders and descheduling marijuana so that the states can pass their own policies. Instead of incarcerating Americans struggling with addiction, Tom will prioritize diverting individuals with substance abuse disorders to treatment and alternatives to detention.

- **Prioritize rehabilitative programs and humane conditions behind bars** to provide educational opportunities, connectivity to family, and important social, counseling, and health services.

Supporting Individuals Returning To Society

Time served is time served, yet individuals face tough odds when released. To break the prison pipeline, we need to ensure returning citizens get a second chance and receive necessary support when they leave prison. Formerly incarcerated individuals often face housing and work discrimination, economic stress, mental health issues, and many have child-care responsibilities. And if someone has served their time, they should be able to exercise their rights as a citizen. To ensure that African Americans can resume their lives after they have left prison, Tom will:

- **Ensure that formerly incarcerated individuals get a second chance** by investing in transitional and reentry programs and grants for training and employment programs — and by instituting washout periods for non-violent offender job applicants.
- **Restore the right to vote to all formerly incarcerated individuals.** Tom will also direct the census to count prisoners at their home address, rather than in the district in which they are incarcerated.

Combating White Supremacy

White supremacist violence and hate crimes have been on the rise under the Trump Administration. Over [410](#) white supremacy organizations are currently being monitored by the Southern Poverty Law Center— and they have been emboldened by President Trump’s hateful rhetoric. [According to an ADL report](#), white supremacists have been responsible for 73% of domestic extremist-related fatalities over the last ten years. Yet, [80 percent of FBI field agents](#) are working on international terrorism, while only 20 percent are focused on domestic terrorism.

Tom will direct the FBI and local law enforcement to ensure that no one in this country is threatened or hurt on the basis of who they are. Nobody in America should be fearful because of the color of their skin, the language they speak, the religion they practice, or the person they love. Tom will root out white supremacist violence and designate it as domestic terrorism. A Steyer Administration will direct the FBI to enhance investigations into violent white supremacists networks and designate this type of violence as domestic terrorism. Tom will increase FBI resources to more effectively track and stop these heinous crimes, including establishing proper training for law enforcement to address racial bias in the pursuit of terrorists.

- **Classify violent white supremacists as domestic terrorists** to be investigated and pursued by the Department of Justice, establish joint federal-state, and international, investigations of white nationalist activity, and more thorough

background checks to root out white supremacist or adjacent behavior within law enforcement and across agencies.

- **Fund DHS programs on domestic terrorism**, including groups designated as white supremacists, and issue an annual public report on domestic terrorism, and will work closely with state level governments to establish high standards for concealed carry and pass the **Domestic Terrorism Prevention Act and the Disarm Hate Act**.

LGBTQ+

There are more than [1 million](#) LGBTQ+ African Americans in the US, and in too many instances, individuals can still be denied housing and other basic services, refused bathroom access, or fired from their jobs because of their identity — because there is still no federal law that explicitly prohibits discrimination on the basis of gender or sexual orientation. Policy and moral leadership matter: under Donald Trump, the number of Anti-LGBTQ homicides has [increased substantially](#). Excluding the 2016 Pulse nightclub shooting in Florida, 2017 was the deadliest year on record for LGBTQ people, with an [86% year-over-year increase](#) in Anti-LGBTQ homicide. We must elect a president who will embrace and represent the vibrancy and diversity of the whole LGBTQ community — including LGBTQ youth, **queer people of color**, transgender people, and intersex individuals — and defend equal justice under the law for every American. To protect against discrimination, and defend against violence and hate-crimes, Tom will:

- **Fight for civil liberties and protections** to all Americans, such as the Equality Act and the Do No Harm Act, and any state laws, so that the LGBTQ+ cannot be discriminated against for housing, employment, jury service, credit, or public accommodations. Tom will also reform the Religious Freedom Restoration Act because religious liberty should not be used as a tool to deny the civil liberties of the LGBTQ+ community. He will also appoint judges to the court system who will advance equality and protect LGBTQ civil rights.
- **Direct law enforcement to investigate and enforce against hate crimes** targeted at the LGBTQ community. From the deaths of more than 100 transgender individuals in the past five years — **too often Black trans women** — to the mass shooting at the Pulse Nightclub to ferocious bullying of LGBTQ youth, there is an escalating crisis of violence against the community that must be stopped.
- **Support LGBTQ youth in public education from discrimination and bullying**, including banning states from permitting schools groups to discriminate against LGBTQ students for religious reasons.

Fighting to End Human Trafficking and Exploitation

Tom will vigorously fight for the safety and rights of all Americans, and especially the most vulnerable members of our society. African American women face high rates of violence and are vulnerable to labor and sex trafficking: around [40 percent of sex trafficking victims](#)

are African Americans. Tom will fight for the expansion of rights and opportunities for women and girls while protecting women's safety and security. And, his administration will also ensure that the protections for women in the Violence Against Women Act, Trafficking Victims Protection Act, and Safe Harbor provisions are fully enforced and funded and increase resources to programs for victims of trafficking.

To further combat trafficking, Tom will upgrade the security of ports of entry, smartly screen containers and freight, and stop traffickers from moving people they seek to extort and abuse. And, Tom's administration will designate a task force in DOJ/DHS to actively monitor human trafficking and pinpoint hotspots where it is most common.

5. A Living Wage & A Pathway to Prosperity

America is among the richest countries in the world, and yet [11.8 percent of Americans are in poverty](#), and [40%](#) have trouble paying for basic needs such as health care, housing, utilities, and food. While CEO salaries have skyrocketed [1000% in the past 40 years](#), the spending power of the American worker hasn't changed, especially for African Americans. In fact, in 2017, African American men were paid [69.7 cents on the dollar](#) as compared to white men. And African American women are paid [39% less](#) than white men. For most African American communities, there has not been progress in addressing the racial pay gap disparity [since 2000](#).

Addressing poverty in America must start with our economic structure. Trump's tax cuts gave away billions to corporations, while working families struggle to pay for food, housing and child care costs. No child should have to worry about where their next meal will come from or where they will sleep at night. And we can't talk about poverty without talking about race. As President, Tom will implement his [Economic Agenda](#) that relies on his 30 years of experience building a \$36 billion business and his deep knowledge of economic markets to restore justice to our economy.

Growing Shared Prosperity

[African American families are about 2.5 times](#) as likely to live in poverty as compared to white families, and the [Black unemployment rate is about twice that of whites](#). Disparities at this level do not happen in a vacuum. We must look at the whole economy and break the underlying injustices that rig the economy for the rich. Our income inequality has been growing steadily over the last several decades, and it has led to the loss of wealth and security for millions of families across our country. To grow shared prosperity, and lift families out of poverty, Tom will:

- **Break the corporate stranglehold in Washington** that allows big business to write rules that result in deregulation and give them free reign to further wealth inequality, stamp out small businesses, and poison people and the planet for money.

- **Balance the scales of economic justice with a wealth tax** so that there is more money going back into the economy and less sitting stagnant in the bank accounts of rich people and corporations.
- **Harness innovation and promote competition** by declaring a national climate emergency on day one and jumpstarting our transition to a green economy. This will mobilize trillions of dollars in private investment and return America to a position of global leadership.
- **Fund communities disproportionately impacted by poverty**, especially where 20% of the population has been below the poverty line for more than 30 years, building on [Congressman Clyburn's \(D-SC\) 10-20-30 Plan](#).

Helping Families Thrive

A living wage is more than affording the basic necessities; It is essential to equality, opportunity, justice, and democracy — every element of the American promise. More than [30 percent of households can't afford basic necessities](#) — that is millions of people missing meals, putting off doctor visits, failing to make rent or unable to pay their utility bills. We need a living wage for all American workers. Over the last 35 years (with the exception of the late 1990s), [hourly wages of the vast majority have lagged far behind economy-wide productivity](#).

Tom's economic [agenda](#) puts people over profits and prioritizes policies that will not only lift families out of poverty, but will also allow them make steps toward building wealth. Tom's administration will enact policies that understand what families need to thrive, from tax relief, to affordable health care and housing, a higher minimum wage, and retirement security. These policies will give millions of children and families a fighting chance. To meet the growing costs of everyday life and invest in the future of American families, Tom will:

- **Provide a 10% tax cut to 95% of American families** and offer additional immediate tax relief by expanding existing tax credits. This will raise the incomes of 46 million American households with and without children and lift 7 million people out of poverty. Tom will also expand the Earned Income Tax Credit and the Child Tax Credit to help millions of families pay for the basic necessities, by reducing the amount of taxes they owe.
- **Make health care more affordable and accessible** to provide families access to an affordable, quality option like Medicare. A Steyer Administration will also increase and expand the tax subsidies under the Affordable Care Act.
- **Increase access to affordable housing** for low- and middle-income families with a quarterly tax credit that can be used for rental payment assistance or to save for a down payment on a home mortgage. This will ensure that African American families who rent are paying less to put a roof over their heads and can put more money away to buy a home and unlock one of the pathways to building family wealth.

- **Pass a federal \$15/hr minimum wage**, because nobody should be forced to work more than one full-time job just to survive, and no one should see their raise eaten up by the rising cost of living.
- **Reverse the damage done by the Trump Administration** to ensure access to SNAP benefits and automatic access to free or reduced school lunch programs, because no child should go hungry.
- **Protect retirement and pensions with federal loans** to help troubled plans and make sure current benefits are provided. Tom will explore options to keep the Social Security Trust Fund solvent, as well as increase benefits and cost of living adjustments for those who rely on the system.

Supporting Unions

Tom will protect workers' rights to organize and defend worker pension, Social Security, and disability benefits and enforce workplace safety rules. He will fight to help workers organize and join a union, and level the playing field for workers who want a voice on the job and dignity in retirement. When workers have the right to organize, they can negotiate better pay and benefits. Tom [stands with the unions and advocates who have been fighting for better wages](#). Tom helped launch a partnership with the AFL-CIO, AFSCME, AFT, and NEA, to mobilize communities and create a unified effort to fight for the rights of working families in 2016. The partnership, [For Our Future](#), focused on creating shared economic prosperity, supporting racial justice, respecting immigrant communities, building strong public schools, and addressing climate change. To continue his support of unions, he will:

- **Support opportunities to help workers organize and join a union** and collectively bargain free of intimidation, harassment, or coercion from employers, including domestic workers, home health workers, and other workers who may not have had opportunities to organize and secure labor benefits or protections.
- **Appoint a pro-union Secretary of Labor** who will work with Congress to pass labor reforms that will level the playing field for workers who want a voice on the job and dignity in retirement.
- **Enforce labor laws around equal pay and wage theft**, enforce workplace safety rules, and defend worker pension, social security, and disability benefits.
- **Regulate corporations and limit the ability to reclassify full-time workers** as part-time employees or independent contractors, create portable structures for healthcare, retirement, and other benefits; and write our trade policy with workers in mind.

Creating Jobs in a Clean Economy

In order to build a clean economy, we need massive and immediate mobilization to decarbonize every sector in an equitable way, including transitioning to clean electricity, setting strong standards for new buildings, retrofitting existing buildings to improve indoor air quality and energy efficiency, accelerating electric vehicle deployment and charging infrastructure, and eliminating the use and production of global warming super-pollutants.

Tom will ensure access to good jobs and careers for the African American community by providing workers with the skills they need to thrive in a 21st century economy, and build strong workforce pipelines, including apprenticeship and pre-apprenticeship programs. This new green economy will spur tremendous job growth — 4.6 million jobs — that can help all communities that have been left behind. He will:

- **Create 4.6 million jobs** to power our country's transition to a green economy. These jobs will be in planning and building infrastructure, clean energy construction, clean energy operation and maintenance, and the Civilian Climate Corps.
- **Invest \$155 billion in worker resources, training, pre-apprenticeships, and continuing education** to expand local, good job opportunities in the energy, construction, transportation, agriculture, water, and information technology sectors, amongst others.
- **Establish the U.S. as the top global exporter of clean energy technology** by implementing federal and state incentives, spurring innovation, and mobilizing trillions in private capital to transition the economy away from fossil-fuels and toward clean energy.
- **Invest \$50 billion to ensure former fossil-fuel workers** and their communities have the healthcare, wages, and benefits necessary to thrive in a clean economy. As America makes the transition to a clean energy future, we must honor and support those who have devoted their lives to keeping our lights on and our vehicles moving.

Supporting Small Business and Rural Development

African-Americans represent [around 13%](#) of the US adult population but only [2%](#) of business owners whose firms represent [0.3% of revenues](#). We must level the playing field to address these disparities in African American entrepreneurship. We must direct capital to communities that have been historically shut out of the system — African American entrepreneurs and businesses — so they have an equal shot at the American dream. Tom and his wife Kat both have a record standing alongside African American communities and entrepreneurs. In fact, they founded a not-for-profit bank, Beneficial State Bank, specifically to meet the financial needs of underserved communities. Building on the successes of the community banking, Tom will:

- **Ensure government support for entrepreneurship** and make sure the best ideas have a good chance of success, no matter the sex, race or creed of the founder. To do so, a Steyer Administration will:
 - **Expand funding for Community Development Financial Institutions** to promote financial education, reduce predatory lending, and foster entrepreneurship.
 - **Fund the Community Reinvestment Act** to reach more rural residents and foster local economic development.
 - **Protect against predatory lending** as far as car loans, mobile home loans or mortgages, and payday loans through a fully funded and aggressive Consumer Financial Protection Bureau and an active Department of Justice.
- **Enforce discrimination laws within the financial sector**, including business lending, to increase access to capital for African American and women business owners.
- **Encourage wealth-building strategies for diverse businesses**, to build community prosperity and ensure economic diversification.
- **Foster a culture of entrepreneurship** by directing the Small Business Administration and the U.S. Department of Agriculture to help rural small business owners, with a focus on supporting women, people of color and entrepreneurs from low income communities.

6. Affordable Housing

A decade ago, the economic downturn created a housing crisis for many of our cities, states, and counties that resulted in thousands of displaced families. Over just a few years, neighborhoods with promising housing construction projects soon became riddled with abandoned lots. Since then, the nation's economy has undergone an impressive recovery, but many still lack access to affordable housing options. In fact, there's currently a shortage of about [7 million affordable rental housing units](#) in America for those most in need. [For every 100 homes needed](#), there are only 35 affordable units available. As America's population grows, so does its housing needs.

Many Black Americans are kept out of accumulating wealth due to discriminatory lending practices and lack of homeownership. Generations of redlining, white rioting and other systemic injustices have thrust many Black families into a homelessness crisis. In 2019, an estimated [568,000 Americans experienced homelessness](#), with African Americans making up about [40% of that total](#). The disparity is worse when looking at the number of homeless people with children — African Americans account for about [52% of that population](#).

Tom will tackle these housing issues and improve the quality of life for African Americans across the country. He and his wife, Kat Taylor, have done it before. In 2007, they founded Beneficial State Bank, a community bank which has supported the construction and renovation of 6,600 affordable homes. They have also helped to pass [several ballot measures in California](#), which helped to raise more than a billion dollars to fund the construction of affordable housing units, including supportive housing for the chronically homeless. As president, Tom will continue to prioritize housing so that no one in America lacks a place to call home.

Increasing Housing Supply and Construction

We must dedicate considerable funding and tax incentives to increase affordable housing and address the housing shortage that has made many neighborhoods impossible for African American communities to afford. As President, Tom's proposed policies will invest in affordable housing programs and encourage climate-smart cities that would rejuvenate the construction industry, modernize our infrastructure, and put people back to work. To accelerate the construction of needed safe, healthy and affordable housing, Tom will:

- **Invest more than \$625 billion over ten years in existing housing programs** to spur the construction and renovation of 3.5 million units of affordable housing. This includes \$47 billion per year in construction and renovation for low-income housing and \$156 billion in climate-smart investments in affordable housing, urban greening, clean public transportation, clean energy, and economic development into previously red-lined neighborhoods.
- **Increase LIHTC Housing Credit allocations by 50% over the next five years** and establish a 4% housing credit floor for renovation projects which will create over 300,000 additional affordable rental units that incorporate transit-oriented development, energy efficiency, and densification.
- **Dedicate \$10 billion per year to solve the housing crisis** through the creation of a grant competition designed to support innovative new solutions in streamlining, financing, technology, and construction to end America's housing crisis.
- **Support local governments and community projects** such as equitable local economic development, affordable housing, transit-oriented development, disaster resilience, and infrastructure.

Building Home Ownership

Home ownership remains one of the greatest opportunities for wealth-building in America. But with stagnant wages and new construction lagging, millions of Americans are unable to purchase a home. Compounding these economic factors, America's history of racist housing policies have willfully kept communities of color — and African Americans in particular — from accessing the wealth-generating opportunity that home ownership brings. These racist policies have permeated everything from school quality to intergenerational stability of African American communities through the generations.

As we mobilize our workforce to address the housing shortage, we must also make homeownership accessible again. Tom refuses to let corporate greed keep hard-working African American families from obtaining affordable housing. His [plan](#) will ensure that homeownership will once again offer wealth-building opportunities, so that all Americans can thrive. To help African Americans buy homes, Tom will:

- **Increase housing supply by encouraging densification**, including incentives for accessory units, 2-4 unit construction, co-living houses and cooperatives, land trust ownership models, and other creative densification solutions.
- **Establish a Public Service Down Payment Assistance loan program:** Tom's administration will create a revolving fund to provide down payment assistance to public servants — including first responders, doctors and nurses, and teachers — to help them build equity in the communities they strengthen every day through their work.
- **Extend access to less expensive mortgages** through financial products that will help keep housing stock in individual and family hands, instead of as a source of passive income for the already wealthy.
- **Hold big banks, corporations, and landlords accountable** by restoring the Consumer Financial Protection Bureau's (CFPB) ability to enforce Fair Housing laws. This will protect against discrimination when buying, leasing, and taking out loans for a home.

Enforcing and Expanding Renter Protections

Rents have skyrocketed in recent years, even while wages remain stagnant. Tighter lending rules, foreclosures, and corporations consolidating ownership of family-owned homes have pushed millions of former homeowners into the rental market, creating an ever growing demand for rental units. In many parts of the country, African Americans who earn minimum wage would have to work [1.5 jobs just to pay rent](#) on a two-bedroom home.

[African Americans](#) spend a larger share of their income on rental costs, and feel the rise of housing costs earlier, longer, and more acutely than any other group. To protect the affordability of housing for low-income and working family renters, Tom will:

- **Expand the Housing Choice Voucher Program and quarterly tax credits** for qualified low-income renters, so that everyone can keep a roof over their head and provide for their families.
- **Protect tenants & enforce affordable housing standards** with a renters emergency fund that helps low-income families facing eviction, and by assuring that everyone has a right to legal representation in eviction proceedings. Tom's administration will also ban landlords and rental agencies from discriminating against applicants based upon the source of their income or history of bankruptcy, if they demonstrate current cash flow and stability requirements for occupancy.

- **Protect vulnerable communities from housing discrimination** by strengthening the Fair Housing Act to provide protections against discrimination for people of color, people with disabilities, and others as well as increasing accountability and enforce civil rights provisions and renter protections.
- **Fight unjust gentrification.** We will enable African American families and others who have strong roots in a neighborhood to remain and thrive in their communities and commit to strong tenant protections so that long-term, aging residents can remain in the communities where they have built their lives.

Addressing Homelessness

Homelessness is a persistent problem that is exacerbated by poor policy. The increasing cost of housing puts many working class African Americans on the brink of losing their homes. Far too often, rent increases result in eviction and homelessness. Homelessness is intricately related to the variable needs an individual must meet at any given moment: shelter, food, clothing, physical and mental healthcare and more.

A Steyer Administration is ready to partner with municipalities and states to address this crisis and provide relief. Significant investments are required to keep people in their homes, increase access to alternative housing, and provide holistic case management to stabilize individuals who are currently experiencing homelessness. Tom's administration will also reduce homelessness by giving veterans more resources and reducing barriers to mental health care. To ensure more African Americans do not end up homeless, Tom will:

- **Prevent 2.2 million people from falling into homelessness** by expanding access to the Housing Choice Voucher Program and expand access to all families that qualify for the program and provide navigators to make access easier.
- **Invest \$8 billion in Homeless Assistance Grants** and expand holistic case management services. It will also increase funding for federal programs that rehabilitate properties and build new units, so that we can provide more housing for those who are at risk of becoming homeless.
- **End Black veteran homelessness** by expanding access and increasing funding to programs that help veterans who are homeless obtain housing and increase job training opportunities for veterans returning home. Tom will expand access and increase funding to the HUD-VASH program so that more Black veterans who are homeless can obtain housing.

7. Climate Justice

Mossville, Louisiana, was a community that stood for freedom and equality when it was founded by former slaves. Beginning in the 1940s, however, more than a dozen chemical plants were built around the community, poisoning the air, water and land, and residents

spoke of their high cancer rates in a 2010 CNN investigation into “Toxic America.” Mossville today stands not for freedom, but for the merciless power of corporate polluters.

Pollution is killing people and threatening our planet because politicians put corporate profits above human health. In fact, poor air quality is the [most dangerous](#) environmental health risk in America. Smokestacks, tailpipes, and other sources of pollution have wreaked havoc on our environment and [disproportionately](#) impact African American communities, among other vulnerable communities. As a result, [African Americans suffer from higher rates of environmental health](#) impacts like asthma, developmental disorders and cancer.

That is why Tom will implement his [Justice-centered Climate plan](#) so we end our dependence on fossil fuels and drive all forms of global warming pollution to net-zero by 2045. But, to transform our economy equitably, we need to be more inclusive, with approaches that work in every community. The people best equipped to understand the unique needs of America’s diverse urban, rural, and suburban areas are the people who live there. That’s why Tom’s plan will ensure communities have the tools, training, and dedicated resources to lead the clean energy and healthy climate transformation from the ground up.

Developing A New, Green Infrastructure

Every decision our government makes about infrastructure, purchasing, contracting, and investing taxpayer dollars must be aligned with achieving our climate targets, protecting workers’ right to unionize, creating good jobs, and helping Americans build inclusive and prosperous communities. We cannot wait to invest in the infrastructure that will serve our country in a warmer world, help us limit the effects of climate change, and showcase American leadership. To ensure the security, safety, and prosperity of all Americans, and build an infrastructure equipped for the 21st century, Tom will:

- **Invest \$2 trillion in America’s green infrastructure** and help cities, towns, and regions establish climate-smart infrastructure plans.
- **Ensure access and affordability of energy, transportation, food, and clean water** by rapidly scaling up energy-efficiency standards, deploying smart financing for clean technology, and providing bill and income assistance for lower-income Americans.
- **Triple federal funding for climate science**, including research, development, and deployment of advanced clean technology and advanced research and warning systems for extreme weather.

Restoring Clean Air And Clean Water

Climate change is disproportionately affecting African American communities, especially in low-income neighborhoods. For big businesses and the politicians who depend on their donations, driving profits ever higher matters more than keeping Americans alive and healthy. This tragedy threatens the health and livelihoods of people all over America, and

especially African Americans, Latinos, and Native Americans. To ensure that every African American in America has access to clean air and clean water, Tom will:

- **Mobilize over \$200B towards providing safe and clean drinking water** to every American, improving water management and irrigation practices, and investing in upstream watersheds to ensure that water supplies are protected for generations.
- **Eliminate asthma-causing and toxic air pollution** from diesel engines, power plants, and other sources disproportionately sited in Black, Latino, and Native American communities.

Community Based Solutions

There isn't a single solution to climate change or environmental racism that will work for every region, town, or neighborhood — the people closest to the problems know the solutions that will work best in their communities, often better than Washington politicians do. To ensure that African Americans and other communities vulnerable to climate change take a leadership role in the planning, development, and restoration of their own communities, and protect against gentrification due to development, Tom will:

- **Create 1 million Civilian Climate Corps jobs** for local workers from communities impacted by climate change to help plan, build, and update infrastructure and diversify state and local economies currently dependent on fossil fuel revenues.
- **Support the development of community-led remediation plans** for every state and US territory, beginning with those burdened most by both pollution and poverty — because community leaders know better than Washington what solutions will work best.
- **Protect residents' rights to self-determination** as investments are made in their communities, and to ensure that those who are displaced by climate-related disasters can return to their communities.

Access & Protections For Public Lands

In 2017, [only 7 percent of national park visitors](#) were African American — and [African American access to parks fell considerably below the national average](#). To ensure that African Americans have access public parks and national lands, and to prevent their destruction, Tom will make national park admission free and restore and expand our national parks and monuments and protect public lands, waters, and coastal areas for valuable resources and outdoor recreation, so every American has a park or natural area within a half-mile of their home, and rapidly end any fossil fuel production in national parks and monuments and restore protected areas to their pre-Trump dimensions on day one.

8. Education

Education is at the heart of America's promise of opportunity for all. But decades of underinvestment in our K-12 schools and our teachers, along with unequal distribution of public resources, have eroded the promise of public education. African American children are [more likely](#) to enter school at a [learning disadvantage](#) and leave school still lagging behind their white peers in learning outcomes and educational attainment because of the way schools are funded through local property taxes. [One in five African Americans](#) don't graduate from high school on time, and [college graduation rates](#) are significantly lower than any other group in America besides Native Americans.

Tom's education plan, [A World-Class Education for Every Child](#), recognizes that in America today, a child's zip-code and skin color determine too much about their life — and to ensure opportunity for all, a Steyer administration will provide a quality, free public education that gives every child the qualifications and skills to realize their potential and succeed in a 21st century economy.

Closing the School Readiness Gap

African American children are more likely to start kindergarten at a significant learning disadvantage, [lagging behind](#) their white peers in cognitive and non-cognitive skills. To close the school-preparedness gap in African American communities, Tom will:

- **Expand Early Head Start program for children under 3** to provide vital services to low-income pregnant women and families to ensure healthy child development. Tom will increase funding to expand eligibility to 150 percent of the poverty line.
- **Guarantee free, universal access to high-quality preschool** to ensure all families can enroll their 3- and 4-year-olds in a high-quality preschool, staffed with teachers with similar qualifications and compensation to their K-12 counterparts.

A Better K-12 Education for All

The U.S. already has some great public schools, but they are mostly located in affluent, white neighborhoods. More than 65 years after the [Brown v Board of Education](#) decision, many schools are still segregated. And the schools educating the largest numbers of African American, Latino or Native American students receive approximately [\\$1,800 per student](#) less in funding than the schools serving the least because education funding formulas rely heavily on local property taxes. Schools with the highest student needs are often least equipped with the resources to do so, resulting in achievement gaps that further perpetuate inequality.

Tom will re-commit our country toward one integrated public school system that provides a world-class education to every child. He will double federal investment in K-12 in order to

close the achievement gap and chart a course to cutting the graduation drop-out rate in half by the end of his first term. In order to ensure that African American children thrive, Tom will:

- **Equalize investment and resources across schools** by tripling Title 1 to dramatically increase access to educational resources, rigorous curriculum and well-trained teachers for under-served students.
- **Fund locally-led desegregation efforts** and allow states and districts to use federal funding for busing if that is part of their plan. In addition, Tom will expand the number of “magnet schools” — public schools with a specialized curriculum that attract diverse students from surrounding areas. Under a Steyer Administration, the Department of Justice and the Department of Education will work together to monitor and enforce students’ civil rights, and any changes to school district boundaries will require federal pre-clearance to evaluate the racial and socio-economic impact.
- **Provide a tutor for every struggling student** performing below grade level.
- **Deliver coordinated social services through 25,000 Community Schools** to meet the full needs of students and their families. As part of their extended services, Community Schools will offer free afterschool and summer enrichment programs that are typically out of reach for low-income students.
- **End the school-to-prison pipeline** by decriminalizing truancy and focusing on measures that will keep our kids in school. Under a Steyer administration, the Department of Education will discourage zero tolerance policies that have shown racial bias — especially against African American students — and will instead promote educator and staff training on reducing implicit biases and implementing positive behavioral interventions. Tom’s commitment to doubling the number of nurses, mental health professionals, counselors, and social workers will ensure that schools can turn to appropriate professionals for struggling students, instead of police officers.

Investing in Excellent and Diverse Educators

Great teachers can change the course of a child’s life. [Research](#) shows that teachers influence student learning outcomes more than any other factor within a school setting. But [well-qualified, experienced teachers](#) who are best able to boost student learning are not spread evenly across schools. They are concentrated in more affluent, white districts. Meanwhile, high-poverty school districts serving a greater share of students of color face [a shortage](#) of well-qualified teachers and higher rates of teacher turn-over. There is also [a shortage of African American educators](#), who are leaving the profession in higher numbers. To attract and retain effective and diverse educators, Tom will:

- **Fund more teacher preparation centers at Historically Black Colleges and Universities (HBCUs)** and Minority Serving Institutions (MSIs).
- **Expand supportive, high-retention teacher preparation programs** demonstrated to cultivate diversity and improve teacher effectiveness. Grow-Your-Own teacher preparation programs provide a pathway for members of the community to become well-paid educators in their own neighborhoods.
- **Compensate educators as highly-skilled professionals** by matching every dollar spent by states and districts to raise pay at a 2-to-1 ratio.

Improving College Access and Affordability

More African Americans than ever before are attending college, but [graduation rates](#) are still significantly lower than for white Americans. Cost remains a major barrier. [Nearly 85% of African American](#) graduates in 2016 had to borrow to finance their undergraduate degree. And African American borrowers are at a [higher risk of defaulting](#) on the loans due to the racial wealth and income gaps. [Almost half of all African American borrowers](#) who entered college in 2003-2004 had defaulted on their loans by 2016, opening them up to a variety of draconian measures such as garnishing wages which can push low-income borrowers deeper into poverty. To increase access to and affordability of higher education, Tom will:

- **Support students with the college application process** by providing low- and middle-income students with access to free or low-cost SAT and ACT prep courses, assistance filling out financial aid forms, and career counselors who can advise on school selection and the application process.
- **Make college affordable** by providing two years of free community college and expanding federal financial aid, such as Pell Grants.
- **Invest \$125 billion in Historically Black Colleges and Universities (HBCUs)** over the next 10 years for infrastructure and technology upgrades, student and faculty support, building endowment capacity, and HBCU Centers of Innovation, among other initiatives. HBCUs have a proud legacy, producing a majority of African American judges, doctors, and teachers.
- **Reduce student loan debt burden.** African Americans are graduating college with an average of [\\$34,000 in student debt](#) and are [twice as likely to default](#) on their student loans as white students. A Steyer administration would allow borrowers to refinance through the government at lower rates. Tom also supports debt forgiveness for public servants who have served for 10 years while making loan payments.
- **Implement a “Student Borrower Bill of Rights”** to crack down on predatory student loan servicers and guarantee basic protections for all student loan borrowers. It would also allow borrowers to discharge their debt in bankruptcy, as is already the case with credit card debt.

- **Crack down on for-profit colleges** that are pushing students into debt for worthless degrees. Tom will reinstate the Gainful Employment and Borrower Defense rules, and call for stricter standards that ensure student financial aid from the federal government is primarily going toward instruction and student services.

Preparing for a 21st Century Economy

Not all good paying jobs will require a four-year degree, but they often do require career and technical training. In order to improve employability and open the door to better wages, Tom will:

- **Expand Apprenticeship and Workforce Credentialing Programs** at high schools.
- **Provide Free Career and Technical Training** through a community college, authorized trade school or Job Training Center.